Jason C. White 4245 W. Jolly Road Lot 190 Lansing, MI 48911

April 19, 2011

Judge David A. Katz 1716 Spielbusch Room 307 Toledo, OH 43624-1363

RE: Midland Funding, LLC v. Andrea Brent v. Midland Credit Management, Inc. Case No. 3:08-cv-01434; Case No. 3:11-cv-0096; Case No. 3:10-cv-0091 (N.D. Ohio)

I received notification today, that Midland Funding, LLC is apart of a class action lawsuit due to allegations that the company filled affidavits that contained false information. I look over the entire communication and I'm writing you to advise I do not agree with the amount of the settlement. I only ask that you read this letter and review the supporting documents as to why I disagree with the settlement.

Midland LLC advised the 36<sup>th</sup> District Court in Detroit, MI that I received a summons on behalf of their client Chase Bank and I signed the request in 2008. During this time, I was not a resident of Detroit since 2003. Due to this information provided the court entered a Garnishment Order due to the fact that I did not show up to contest. On 06/04/2010 my payroll checks at my current employer began to be garnished. I followed all procedures to appeal the garnishment order by traveling to Detroit, MI to appear before the court. The case was before Judge Katherine Hansen on 06/30/2010. When the evidence was reviewed the judge immediately set aside the garnishment and order all funds be refunded back to me. The judge ordered this due to information Midland presented that advised I in fact received information when the evidence they presented was extremely questionable.

I received the funds back and I continued to explain I never received any information from Midland and I believed the information they were presenting was false. Since I was a resident of Lansing, MI, I had the case moved to the 54A District Court. During this time I still pleaded with the courts the information that was being presented was false. It was so questionable that another judge questioned their proof as well.

Midland still pushed the fact that I did receive notification (summons) for the garnishment order; this was presented before Judge Hugh Clarke, Jr on 03/01/2011. They intended they acted in accordance with the law for proof of delivery. They explained to the judge my "alleged" height, weight and the fact that I signed the form. I explained to the judge clearly the description was completely off. Midland insisted the person that signed the request was 6'2" and weight of 180lbs. I'm 5'7" and weigh only 115lbs. I offered to bring in medical documents that verified my weight during past dates to prove

that the information was false. In the end the judgment in Lansing was in favor of Midland. It was in their favor because of paperwork.

I decided to represent myself in this manner. I decided this because the case was going on for almost a year and I thought as long as I told the truth the law would protect me and in this case it did not. I turned in a form late due to a death of a friend and the judge ordered due to the paperwork being a few days late he would have to rule for Midland. In the end the judge ordered that I pay \$1,102.97 and I felt completely helpless. I knew that this company submitted false information and it seems they were allowed to get away with what they were doing.

I was humiliated by Midland Funding because of the Garnishment Order that was submitted to my employer and only obtained based on false information. I'm now put in a very difficult situation financially since I was ordered to pay \$1,102.97. I submit a payment to Midland each month of \$75 due to order of the court. I have no choice but to submit these payments because I do not want Midland to submit a Garnishment Order to my employer to cause more humiliation.

Judge Katz, I'm aware that each situation is different but given all that I went though I don't agree with Midland's settlement offer. I'm currently paying them a monthly payment that is helping them pay this settlement. I feel as if they have no regard for the law and their practices are not truthful. I'm an honest and hard worker and have never asked for any assistance before, but I ask that you review the documents that I include with this letter. I ask that you consider this question: Would you accept a settlement if you would receive \$10.00 when you are paying \$75/month to a company that won a case against you based on false information?

I know that no advice can be given but I find this whole matter really disappointing. I ask that you make a decision that would restore my faith in the legal system again and reach a decision that is fair.

Thank you,

Jason C. White

4245 W. Jolly Road

son Chite

Lot 190

Lansing, MI 48911

(248) 504-1039

**Enclosure** 

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Date: C/30/10	vs. WHR		Promis Remins  Promis Shaws  Shaws  May Aming
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#### Case: 3:11-cv-00096-DAK Doc #: 79 Filed: 06/27/11 4 of 7. PageID #: 760

STATE OF MICHIGAN JUDICIAL DISTRICT JUDICIAL DISTRICT JUDICIAL DISTRICT JUDICIAL DISTRICT SAA DISTRICT COURT SAA DISTRICT COURT COURT address 6th Floor City Hall LANSINS MI 48933 517/483-4466  Planninicy Midland Funding LLC AS SINCLESSON IN INTEREST UF Planninicy Aspainst: Defendant(s) JASON C WHITE 4243-006-2000 Against: Defendant (s)  Delendant/Oberendent's allowey name, address, and telephone no.  JASON C WHITE 4245 W JOLLY RD LOT 190 LANSINS MI 48931 Por a differdant on aclive milliony day, dafest, judgment aball not be entered except as provided by the Servicementose Civil Related Ac.  Demages: Costs: filing \$ 545.00 jurys 0.00 motion \$ \$20.00 service \$ \$30.00 \$75.0	Approve	ed, SCAO	To order this form, call (517) 3 Target Information Managem		Original - Court 1st copy - Plaintiff 2nd copy - Defendant
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AS SUCCESSOR IN INTEREST UP Plaintiff Plaintiff Strong warming address, and telephone no.  Mary Jane M Elliott P.C. P32732 24300 Kar in Blvd Nov1, M1 48375 2489-306-2000  Against: Defendant (s)  Defendant Polendant's attorney name, address, and telephone no.  JASDN C WHITE 4245 W JOLLY RD LOT 190 LANSINS MI 48911  For a defandant on active initiary duty, default budgment shall not be entered except as provided by the Servicemembers CMI Relief Act.  For a defandant on active initiary duty, default budgment shall not be entered except as provided by the Servicemembers CMI Relief Act.  For a defandant on active initiary duty, default budgment shall not be entered except as provided by the Servicemembers CMI Relief Act.  For a defandant on active initiary duty, default budgment shall not be entered except as provided by the Servicemembers CMI Relief Act.  ORDEROF JUDGMENT  For a defandant on active initiary duty, default budgment shall not be entered except as provided by the Servicemembers CMI Relief Act.  ORDEROF JUDGMENT  From a defandant on active initiary duty, default budgment shall not be entered except as provided by the Servicemembers CMI Relief Act.  ORDEROF JUDGMENT  Total judgment initiary duty, default budgment will represent the statutory rates, computed from the faing date of the compalarity. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	, in the second			Defendant(s)	
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Defendant/a/Defendant's attorney name, address, and telephone no.  JASON C WHITE 4245 W JOLLY RD LOT 190 LANSING MI 48911  "For a defendant on active military duty, default judgment shall not be entered except as provided by the Servicemember Child Relief Act.  "For a defendant on active military duty, default judgment shall not be entered except as provided by the Servicemember Child Relief Act.  "ORDEROF JUDGMENT"  "DISMISSAL  Without prejudice With prejudice No cause of action  "ORDEROF JUDGMENT"  "ORDEROF JUDGMENT"  "ORDEROF JUDGMENT"  "ORDEROF JUDGMENT"  "ORDEROF JUDGMENT"  Total judgment amount (This judgment wile am interest at stautury rates, computed from the filling date of the complaint); \$\frac{\$932.97}{\$75.00}\$  "\$75.00  "The judgment interest accrued thus far is \$\frac{\$60.10}{13}\$ and is based on: (if additional rates apply, attach a separate sheet.)  "Exhibit stautury rate of \$\frac{13}{13}\$ from September 3, 2608 27.17/11  "The judgment rate of \$\frac{13}{13}\$ from September 3, 2608 27.17/11  "Approved as to form, notice of entry waived.  IT IS ORDERED that this judgment is granted.  This judgment resolves the last pending claim and closes the case unless checked here.  "Defendant/Attorney, Daniel J Manion P49904 Defendant/Attorney, ASON C MHITE Judgment has been entered and will be final unless within 21 days of judgment date a motion or new trial or an appeal is filled.  CERTIFICATE OF MAILING   Certify that on this date I served a copy of this judgment on the parties or their attorneys by little-class mail addressed to their last-known addresses as defined in MCR 2.107(C)(2).  MCL 600.2441, MCL 600.5759, MCL 800.6613, MCR 2.601, MCR 2.602, MCR 2.603, S01ISC 521					
Defendant's/Defendant's attorney name, address, and telephone no.  JASON C WHITE 4245 W JOLLY RD LOT 190 LANSING MI 48911  "For a defendant on active military duty, default judgment shall not be entered except as provided by the Servicemembers Civil Relief Act.  Damages:  Costs: filing \$ 545.00 jury \$ 0.00 motion \$ 520.00 service \$ 330.00 \$ 75.00 \$				 Against:	Defendant (s)
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Defendant/Attorney Daniel J Manion P49904  Judgment has been entered and will be final unless within 21 days of judgment date a motion for new trial or an appeal is filed.  CERTIFICATE OF MAILING  I certify that on this date I served a copy of this judgment on the parties or their attorneys by first-class mail addressed to their last-known addresses as defined in MCR 2.107(C)(3)  Signature  MC 10 (8/08) JUDGMENT, CIVIL  MCL 600.2441, MCL 600.5759, MCL 600.6013, MCR 2.601, MCR 2.602, MCR 2.603, 50 USC 521	This judgn	nent resolves the last pending claim a	and closes the case-unles	s checked here	
Plaintiff/Attorney Daniel J Manion P49904  Defendant/Attorney Judge/Court clerk  Defendant/Attorney Jason C WHITE  Judgment has been entered and will be final unless within 21 days of judgment date a motion for new trial or an appeal is filed.  CERTIFICATE OF MAILING  I certify that on this date I served a copy of this judgment on the parties or their attorneys by  first-class mail addressed to their last-known addresses as defined in MCR 2.107(C)(3)  Signature  MC 10 (8/08) JUDGMENT, CIVIL  MCL 600.2441, MCL 600.5759, MCL 600.6013, MCR 2.601, MCR 2.602, MCR 2.603, 50 USC 521	2-1	~			Var toll
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1st copy - Plaintiff
2nd copy - Defendant
3rd copy - Garnishee

Approved, SCAO

#### STATE OF MICHIGAN JUDICIAL DISTRICT

### **OBJECTIONS TO GARNISHMENT**

CASE NO.

JUDICIAL CIRCUIT AND NOTICE OF HEARING 08-136 625				
Court address	Court Manhons no			
421 Mark Set M.J. 45226	Court telephone no.			
Plaintiff's name, address, and telephone no. (judgment creditor)	Defendant's name, address, and telephone no. (judgment debtor)			
Midland Funding LLC	Lucan White			
Midland Funding LLC as Successor In Interest of	4245 W. Jolly Road			
· · · · · · · · · · · · · · · · · · ·	160 + 190			
Chase Manhattan Bank	Lansing, mI. 45911			
Plaintiff's attorney, bar no., address, and telephone no.	Garnishee's name and address			
THATY Jane M Elliott P.C. P32132	JACKSON Mational Lite -MCS39			
24300 Lan 3100	JACKSON Mational Life -MCS39 Lockporate Way (FOB) 24008-			
	Lansing, m. J. 45951			
Mori, m.J. 45375	. comsing, mo. 7.101			
OBJECTIONS TO GA	RNISHMENT			
	Λ			
I object to the garnishment issued on 05-21-2010	and request a hearing on this objection because			
a. the funds or property are exempt from garnishment by law.				
<ul> <li>a. the funds of property are exempt from garnishment by law.</li> <li>b. garnishment is precluded by the pendency of bankruptcy proce</li> </ul>	odinge			
c. garnishment is barred by an installment payment order.				
d. garnishment is precluded because the maximum amount permi	tted by law is being withheld under a higher priority order			
e. the judgment has been paid.	tiod by law to boiling with hold direct a ringhor priority order.			
f. the garnishment was not properly issued or is otherwise invalid	for the following reason(s): Hever Vellived			
Datification Original address on order is	wit myalid.			
I was served with a copy of the writ on 05-28-2010	>1 T			
	and a wife the			
04/01/2010 Date Sign	ature of defendant			
NOTICE OF HEARING OF	The state of the s			
	K-17-10			
1. On the defendant filed objections to the writ of garnishment dated .				
2010	<b>23-0</b>			
2. A hearing is scheduled on Date	at at			
before Hor	A 4			
3. The defendant and plaintiff are required to appear.				
4. The garnishee $\Box$ is $-\Box$ is not required to appear.				
5. a. Objections were filed within 14 days of the defendant being s				
withhold funds but shall <b>not</b> release withheld funds until furth				
<ul> <li>b. Objections were filed 14 days or more after the defendant way</li> <li>/ withhold and release funds unless otherwise ordered by the</li> </ul>				
with fold and release fullus utiless otherwise ordered by the	our.			
6/10/1/	5 5			
Date Dept	ity court clerk			
CERTIFICATE OF	MAILING // Z			
그렇게 되었다는 하나 아들은 아니라 나를 다 먹었다는데 되었다.				
I certify that on this date I served a copy of this objection and notice o	n the parties or their attorneys by first-class mail addressed			
to their last-known addresses as defined in MCR 2.107(C)(3).				
10/10/10	the Contract of the contract o			
Date Signa	ture\			
) July 1	3/			

# STATE OF MICHIGAN \_\_\_\_\_ DISTRICT COURT

## ORDER ON OBJECTIONS TO GARNISHMENT

CASE NO.

As Secressor In Direct of My Chase Manhanhattanb. L	efendant's name, address, soc. soc., or employee ID  ASA White  J4S W. Jolly  ANS LOG MT 48911  s name and address (Employer)				
MARY JANE M. ElliAttic JA 24300 KHRIM Blut	CKSON National Life				
NOVI MIT 18375	sing, m.1. 48951				
1. On the defendant filed objections to the Writ of Garnishment dated  2. A hearing on the objections was held on					
IT IS ORDERED:					
3. Objections are hereby granted $\Box$	denied.				
4. The garnishee shall:					
☐ Immediately release all withheld funds to the ☐ plaintiff ☐ court and shall continue withholding and payment of funds as previously ordered by the court.					
Immediately release all withheld funds to the defendant. The Writ of Garnishment is released.					
LIN M. FAIR	一点 对 法不会 第一个形				
Date	5				
CERTIFICATE OF MAILING WOE BH					
I certify on this date I mailed a copy of this order to defendant at the address stated above.	o the plaintiff, garnishee, and				
06/20/2010	10000				
Date	Deputy Court Clerk				

Case: 3:11-cv-00096-DAK Doc #: 79 Filed: 06/27/11 7 of 7. PageID # 769 Jaam Shite 4245 W. John Road 11684 Feet moone ludge David A. Katz 1714 Spielbusch Koon 307 Toledo, OH. 43624-1363 THE CENTER OF Financia Control of Co